

Application Serial No: 09/972,076

**AMENDMENTS TO THE CLAIMS**

1.-79. (Cancelled)

80. (New) A method for automating real-time decisions, said method comprising:

designing rules with a project designer;

receiving approval of a user;

storing said rules in a storage device for future modification;

automatically generating code with a code generator server, said code comprising:

rule service software,

a mark-up language schema,

a mark-up language parser and builder, and

a Web page;

transmitting said mark-up schema to a client system for collecting data and insuring said data conforms to said mark-up schema;

automatically reading said data conforming to a mark-up language schema with said mark-up language parser and builder, said mark-up language parser and builder residing on a Web server;

transmitting said data from said Web server to said decision server;

receiving external data on said decision server;

testing the validity of rules with said decision server by generating statistics on how often said rules are used;

automatically generating mark-up language data with rule service software residing on said decision server; and

sending the results of said validity tests to said client system for analysis by said user.

81. (New) An apparatus for automating real-time decisions comprising:

a project designer for designing rules;

a user that approves said rules;

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a storage device for storing said rules;  
a code generator server that automatically generates code, said code comprising:  
    rule service software,  
    a mark-up language schema,  
    a mark-up language parser and builder, and  
    a Web page;  
a client system that collects data and insures that said data conforms to said mark-up schema;  
a mark-up language parser that automatically reads said data conforming to a mark-up language schema  
a Web server containing said mark-up language parser; and  
a decision server that receives external data and tests the validity of said rules by generating statistics on how often said rules are used;  
wherein said client system displays said validity tests for analysis by said user.

82. (New) At least one computer readable medium containing a computer program product for developing rules using a decision engine, the computer program product comprising  
    program code for automatically designing rules with a project designer;  
    program code for receiving approval of a user;  
    program code for storing said rules in a storage device for future modification;  
    program code for automatically generating code with a code generator server, said code comprising:  
        rule service software,  
        a mark-up language schema,  
        a mark-up language parser and builder, and  
        a Web page;  
    program code for transmitting said mark-up schema to a client system for collecting data and insuring said data conforms to said mark-up schema;

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program code for automatically reading said data conforming to a mark-up language schema with said mark-up language parser and builder, said mark-up language parser and builder residing on a Web server;

program code for transmitting said data from said Web server to said decision server;

program code for receiving external data on said decision server;

program code for testing the validity of rules with said decision server by generating statistics on how often said rules are used;

program code for automatically generating mark-up language data with rule service software residing on said decision server; and

program code for sending the results of said validity tests to said client system for analysis by said user.

83. (New) A method for developing rules using a decision engine, said method comprising:

converting model files into data with a model editor component;

organizing said data according to hierarchical structures;

importing said data into a designer component;

defining projects with workflow functional components, said workflow functional components comprising:

expression sequences,

segmentation trees, and

workflow lists;

assigning values to local fields and modifying local field values with said expression sequences;

creating project workflow with said segmentation trees;

identifying a set of steps that are processed during runtime execution with said workflow lists;

designing rules;

generating rules, models, and strategies with graphical user interfaces;

producing a predictive score at runtime for a given transaction with said models;

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testing said rules by tracking statistics on which rules, models, and strategies were used  
and how many times; and  
modifying said rules, models, and strategies.